TEXAS INSTRUMENTS

BUSINESS

BA·II

QUICK REFERENCE GUIDE

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For complete Service and Warranty Information, refer to the *Executive Calculator Guidebook*.

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INTRODUCTION

The *BA-II Executive Business Analyst*™ financial calculator is designed for you. Its built-in features can provide quick solutions to profit-margin, financial, and statistical applications. To give you an idea of the calculator's versatility and the ease with which you can carry out business calculations, try these two examples. The first illustrates the use of the profit-margin functions.

What Should the Selling Price Be?

You need to determine the retail price for an item that cost your store $22.50. For a 35% gross profit margin on sales, what should the selling price be?

Procedure	Press	Display
1. Clear calculator and mode registers; select two decimal places.	ON/C 2nd CMR FIX 2	0.00
2. Select profit margin mode. (Press 2nd Mrgn until neither "FIN" nor "STAT" shows in the display.)	2nd Mrgn	0.00
3. Enter cost of item.	22.50 CST	22.50
4. Enter required profit margin.	35 MAR	35.00
5. Compute selling price.	2nd SEL	34.62

The selling price should be $34.62.

Now try an example using the financial functions.

Preparing a Mortgage Amortization Schedule

You have just sold a house, and the buyer wants an amortization schedule for the four months remaining in the year. The mortgage amount is $68,500 for 30 years, and the annual interest rate is 13.25% compounded monthly. The monthly payment is $771.15. Prepare the amortization schedule.

Procedure	Press		Display
1. Clear calculator and mode registers; select two decimal places.	[ON/C] [2nd] [CLR] [FIX] 2		**0.00**
2. Select financial mode. (Press [2nd] [Mode] until "FIN" shows in the display.)	[2nd] [Mode]	FIN	**0.00**
3. Enter annual interest rate and divide by number of compounding periods per year; enter result as periodic interest rate.	13.25 [÷] 12 [=] [%i]	FIN	**1.10**
4. Enter monthly payment amount.	771.15 [PMT]	FIN	**771.15**

5. Enter mortgage amount.	68500 PV	FIN	**68500.00**
6. Compute number of payments.	2nd N	FIN	**360.03**
7. Enter 1 (first payment) and compute amount of principal.	1 2nd PMT	FIN	**14.80**
8. Display amount of interest for first payment.	x:y	FIN	**756.35**
9. Enter 1 (first payment) and compute balance owed on loan.	1 2nd AMORT x:y	FIN	**68485.20**
10. Repeat steps 7, 8 and 9 for other payments.			
a. Payment 2:			
Principal	2 2nd PMT	FIN	**14.96**
Interest	x:y	FIN	**756.19**
Balance	2 2nd AMORT x:y	FIN	**68470.25**
b. Payment 3:			
Principal	3 2nd PMT	FIN	**15.12**
Interest	x:y	FIN	**756.03**
Balance	3 2nd AMORT x:y	FIN	**68455.12**
c. Payment 4:			
Principal	4 2nd PMT	FIN	**15.29**
Interest	x:y	FIN	**755.86**
Balance	4 2nd AMORT x:y	FIN	**68439.83**

USING THE *QUICK REFERENCE GUIDE*

The demonstration examples on the preceding pages have been included to give you an idea of your calculator's capabilities. To become even more familiar with the calculator's various functions, refer to the *Executive Calculator Guidebook*. It contains over 140 business and financial applications, along with detailed descriptions of the calculator's keys. Then, as you become more accustomed to using your calculator, you'll find that the *Quick Reference Guide* can serve as a reference guide that fits right in the carrying case with your calculator. It's easy to use, convenient to carry, and contains a brief key tour and a number of commonly used examples from the *Executive Calculator Guidebook*.

Here's how to use the *Quick Reference Guide*. First, refer to the Table of Contents and find the title that seems most appropriate for your situation. After you locate the example, check its "Purpose" to see if it performs the required calculation. Next, check "Values You Supply" to be sure you have all of the information you need to solve the problem. Then, simply follow the keystroke sequence, entering your values as indicated.

BRIEF KEY TOUR

Basic Operations

[ON/C] — Turns the calculator on.
Pressing [ON/C] once immediately after pressing a number key clears the value shown in the display. Pressing [ON/C] twice, or once after an operation or function key (including [=]), clears the display, the constant and any pending operation. Pressing [ON/C] when "Error" is displayed clears the display and any pending arithmetic calculation. For more details on error conditions, refer to *Appendix B* of the *Executive Calculator Guidebook*.

[FIX] number — Fixes the number of digits to be displayed to the right of the decimal point. Examples: Pressing [FIX] 2 sets the display to a two-decimal-place format, and pressing [FIX] 8 or [FIX] 9 sets a floating decimal point display.

[x:y] — Exchanges the displayed number, "x," with the contents of the y register. It's used to exchange the divisor and dividend in division calculations and to enter data and display results in certain financial and statistical computations.

[K] — Sets a constant math operation and value for use in repetitive calculations. The key sequence for setting the constant is:

math operation [K] ***constant value*** [=]

where the math operation is +, −, ×, ÷, %, or Δ%. After the constant is set, enter the new value followed by [=], and the calculator automatically completes the

problem. The constant calculation is cleared or changed when another math operation or [ON/C] is pressed after [×].

[%] — Calculates percentage when you press

number [×] ***percentage*** [%] [=] ,

add-on percentage with the key sequence

number [+] ***add-on percentage*** [%] [=] ,

and discount percentage by

number [−] ***discount percentage*** [%] [=]

[2nd] [Δ%] — Calculates the percentage of change between the first and second numbers with respect to the second number when entered as follows:

first number [2nd] [Δ%] ***second number*** [=].

[x^2] — Calculates the square of the displayed number.

[2nd] [$\sqrt{x}$] — Calculates the square root of the displayed number. (The displayed number cannot be negative.)

[1/x] — Computes the reciprocal of the displayed number. (The displayed number cannot be zero.)

[2nd] [ln x] — Calculates the natural logarithm (base e) of the displayed number (x). (x cannot be negative or zero.)

[2nd] [e^x] — Calculates the natural antilogarithm (raises e to the xth power) of the displayed number.

[2nd] [y^x] — Raises y to the xth power with the key sequence

y (or base) [2nd] [y^x] ***x (or power)*** [=].

To take the xth root of y, enter

y (or base) [2nd] [y^x] ***x (or root)*** [1/x] [=].

Memory Operations

ON/C STO — Clears the calculator's display and clears the memory by storing a zero. Turning the calculator off does NOT clear the memory.

STO — Stores the displayed value in the calculator's memory.

RCL — Recalls the value in memory to the display. (The value in memory is not affected.)

SUM — Adds the displayed value to the value previously stored in memory.

EXC — Exchanges the displayed value with the value previously stored in memory.

Mode Function Keys

2nd Mode — Advances the calculator mode setting to the next mode in sequence — profit-margin, financial or statistical — each time it's pressed. No display indicator appears for the profit-margin mode, "FIN" is displayed for the financial mode, and "STAT" shows in the statistical mode. Changing mode settings automatically clears the mode registers.

2nd CMR — Clears all data stored in the mode registers. Those values entered or computed with the keys unique to any of the three modes are stored in the mode registers and are not cleared when the calculator is turned off. For best results, press 2nd CMR to clear the mode registers before entering the values for a new calculation.

Profit Margin Mode

The keys, [CST], [SEL], and [MAR], are unique to the profit-margin mode. To select this mode, press [2nd] [Mode] until neither "FIN" nor "STAT" shows in the display. Enter the two known values with the key sequence

value, [2nd] profit-margin key for unknown value.

Then compute the unknown value by pressing

[2nd] profit-margin key for unknown value.

The meaning of each key is given here.

[CST] — Cost of an item

[SEL] — Selling price of an item

[MAR] — Gross profit margin (GPM) of an item based on the selling price.

Financial Mode

The keys, [N], [%i], [PMT], [PV], and [FV], are unique to the financial mode. Before entering values with any of these keys, select financial mode by pressing [2nd] [Mode] until "FIN" shows in the display. Three of the values must be entered with the sequence

value, financial key

before an unknown value can be computed by

[2nd] ***financial key for unknown,***

for compound interest or ordinary annuity situations, or

[DUE] ***financial key for unknown***

for annuity due situations.

In annuity situations, the calculator bases the computations on either the present value or future value, depending on which one was entered last.

The financial keys are defined as follows:

[N] — Number of payment or compounding periods

[%i] — Periodic interest rate per payment period for annuities and per compounding period in compound interest calculations

[PV] — Present value

[FV] — Future value

[PMT] — Payment amount in ordinary annuity or annuity due calculations. The payment must be zero in compound interest calculations so that the calculator performs the correct financial computation.

[2nd] [■] — Calculates the principal amount for a specified payment number *after* any three of the values, [N], [%i], [PMT], and [PV], are entered and the fourth is computed or after all four values are entered. Pressing [x:y] then displays the amount of interest paid by the specified payment.

[2nd] [■] — Calculates the accumulated interest paid from the first payment through the specified payment number *after* any three of the values, [N], [%i], [PMT], and [PV] are entered and the fourth is computed or after all four values are entered. Pressing [x:y] then displays the balance remaining on the loan payment after the specified payment.

Statistical Mode

To enter values or compute results with the keys unique to the statistical mode, press [2nd] [Mode] until "STAT" shows in the display. Since pressing [2nd] [CM] or [2nd] [Mode] clears the mode registers, the clearing sequences should only be used when you have completed all calculations with the entered statistical data. The function of each statistical key is described here.

[Σ+] — Enters data points for statistical calculations. To enter single-variable data, press

value [Σ+] .

For two-variable data, follow the key sequence

"x" value [x:y] ***"y" value*** [Σ+] .

After you press [Σ+], the calculator displays the current number of data points entered.

[2nd] [Σ-] — Removes the last data point entered from the stored data array. To remove a data point other than the last one entered, press

[Recall] [x:y] ***unwanted value*** [2nd] [Σ-]

for single-variable data, or

unwanted "x" value [x:y]
unwanted "y" value [2nd] [Σ-]

for two-variable data.

[2nd] [Mean] — Calculates the mean of the single-variable data entered. With two-variable data, pressing [2nd] [Mean] computes the mean of the "y" values and then pressing [x:y] displays the mean of the "x" values.

[2nd] [σn-1] — Calculates the standard deviation using n-1 weighting (for sample data) of single-variable data. With two-variable data, press [2nd] [σn-1] to

compute the standard deviation of the "y" values and then press [x:y] to display the standard deviation of the "x" values.

[2nd] [σn-1] [x²] — Calculates the variance using n-1 weighting (for sample data) of single-variable data or of the "y" values of two-variable data. Pressing [x:y] [x²] then displays the variance of the "x" values for two-variable data.

[2nd] [σn] — Calculates the standard deviation using n weighting (for population data) of single-variable data. With two-variable data, press [2nd] [σn] to compute the standard deviation of the "y" values and then press [x:y] to display the standard deviation of the "x" values.

[2nd] [σn] [x²] — Calculates the variance using n weighting (for population data) of single-variable data or of the "y" values of two-variable data. Pressing [x:y] [x²] then displays the variance of the "x" values for two-variable data.

[2nd] [b] — Calculates the y-intercept (b) of the calculated linear regression line using the equation y=ax+b. Pressing [x:y] then displays the slope (a) of the line.

[2nd] [x'] — Computes the x′ value for an entered y value on the calculated linear regression line.

[2nd] [y'] — Computes the y′ value for an entered x value on the calculated linear regression line.

[2nd] [r] — Calculates the correlation coefficient of the linear regression data. The closer the coefficient is to +1 or −1, the better the correlation is; while a coefficient of zero means that no correlation exists.

COMMON KEYSTROKE SEQUENCES

Monthly Payment for Home Mortgage

Purpose: To find the amount of the monthly payment on a home mortgage loan when payments are made at the end of each month (ordinary annuity).

Values You Supply:

number of **years** in mortgage
annual interest **rate**
cost of home
down payment

Procedure	Key Sequence
1. Clear calculator and mode registers; select two decimal places.	ON/C 2nd [ ] FIX 2
2. Select financial mode. (Press 2nd [ ] until "FIN" shows in the display.)	2nd [ ]
3. Multiply number of years in mortgage by 12 to calculate number of payment periods (months); enter result as N.	**years** × 12 = N
4. Divide annual interest rate by 12 to calculate monthly interest rate; enter result as %i.	**rate** ÷ 12 = %i

5.	Subtract down payment from cost of home; enter result as PV.	**cost** [−] **down** [=] [PV]
6.	Compute monthly payment.*	[2nd] [PMT]

*If payments occur at the beginning of each month (annuity due), press [DUE] [PMT] to compute the monthly payment. Also, if payments are not made monthly, substitute the number of payments per year for "12" in step 3 and the number of compounding periods per year for "12" in step 4.

Reference:

"Monthly Payment for Home Mortgage," Chapter 4, *Executive Calculator Guidebook*.

Present Value of a Lease without a Residual

Purpose: To compute the present value of leasing an asset which has no residual value at the end of the lease period. The solution assumes that the payments are made at the beginning of each period (annuity due).

Values You Supply:

number of **years** in lease
number of **payments per year**
annual interest **rate**
periodic **payment** amount

Procedure	Key Sequence
1. Clear calculator and mode registers; select two decimal places.	ON/C 2nd EMR FIX 2
2. Select financial mode. (Press 2nd Math until "FIN" shows in the display.)	2nd Math
3. Multiply number of years in lease by number of payments per year to calculate total number of periods; enter result as N.	**years** × **payments/year** = N
4. Divide annual interest rate by number of payments per year to calculate periodic interest rate; enter result as %i.	**rate** ÷ **payments/year** = %i

5.	Enter periodic payment amount.	**payment** PMT
6.	Compute present value of lease.*	DUE PV

*If payments are made at the end of each period (ordinary annuity), press 2nd PV to find the present value of the lease.

To find the periodic payment amount on a lease without a residual value, enter the present value of the lease in step 5 and compute the payment amount (DUE PMT or 2nd PMT) in step 6.

References:

"Finding the Present Value of a Lease without a Residual Value" and "Determining the Present Value of a Lease with a Residual Value," Chapter 5, *Executive Calculator Guidebook*.

Interest Rate on a Lease without a Residual

Purpose: To determine the annual interest rate charged for leasing an asset with no residual value at the end of the lease, assuming that the payments are made at the beginning of each period (annuity due).

Values You Supply:

number of **years** in lease
number of **payments per year**
periodic **payment** amount
purchase **price** of asset

Procedure	Key Sequence
1. Clear calculator and mode registers; select two decimal places.	ON/C 2nd BGN FIX 2
2. Select financial mode (Press 2nd BGN until "FIN" shows in the display.)	2nd BGN
3. Multiply number of years in lease by number of payments per year to calculate total number of periods; enter result as N.	**years** × **payments/year** = N
4. Enter periodic payment amount.	**payment** PMT
5. Enter purchase price of asset as PV.	**price** PV

6. Compute periodic interest rate.* [DUE] [%i]
7. Multiply by number of payments per year to calculate annual interest rate. [×] **payments/year** [=]

*If the payments are made at the end of each period (ordinary annuity), press [2nd] [%i] to compute the periodic interest rate.

References:

"Finding the Interest Rate on a Lease without a Residual Value" and "Determining the Interest Rate on a Lease with a Residual Value," Chapter 5, *Executive Calculator Guidebook*.

Converting Nominal Rates to Annual Effective Interest Rates

Purpose: To find an annual effective interest rate which equals a given nominal interest rate.

Values You Supply:

number of **compounding periods per year**

annual nominal interest **rate**

Procedure	Key Sequence
1. Clear calculator and mode registers, select two decimal places.	ON/C 2nd CLR FIX 2
2. Select financial mode. (Press 2nd CLR until "FIN" shows in the display.)	2nd CLR
3. Enter number of compounding periods per year as N.	**compounding periods/year** N
4. Divide annual nominal interest rate by number of compounding periods per year to calculate interest rate per compounding period; enter result as %i.	**rate** ÷ **compounding periods/year** = %i

5.	Enter 1 (one) for present value.	1 PV
6.	Compute future value.	2nd FV
7.	Enter 1 (one) for number of compounding periods.	1 N
8.	Compute annual effective rate.	2nd %i

Reference:

"Converting Nominal Rates to Annual Effective Interest Rates," Chapter 3, *Executive Calculator Guidebook*.

Solving for APR

Purpose: To calculate the Annual Percent Interest Rate (APR) on a loan.

Values You Supply:

number of **years** in loan
number of **payments per year**
periodic **payment** amount
cost of items to be financed
down payment amount

Procedure	Key Sequence
1. Clear calculator and mode registers; select two decimal places.	ON/C 2nd CST FIX 2
2. Select financial mode. (Press 2nd Mode until "FIN" shows in the display.)	2nd Mode
3. Multiply number of years in loan by number of payments per year to calculate total number of payment periods; enter result as N.	**years** × **payments/year** = N
4. Enter periodic payment amount.	**payment** PMT

5.	Subtract down payment amount from cost of item to calculate loan amount, enter result as PV.	**cost** [−] **down** [=] [PV]
6.	Compute periodic interest rate.	[2nd] [%i]
7.	Multiply by number of payments per year to calculate APR.	[×] **payments/ year** [=]

Reference:
"Solving for the APR," Chapter 6, *Executive Calculator Guidebook*.

Converting Add-On Interest Rates to APR

Purpose: To find the Annual Percent Interest Rate (APR) when the add-on interest rate is given.

Values You Supply:

number of **years**
number of **compounding periods per year**
total **amount** borrowed or deposited
add-on interest **rate**

Procedure	Key Sequence
1. Clear calculator and mode registers, select two decimal places.	[ON/C] [2nd] [CLR] [FIX] 2
2. Select financial mode. (Press [2nd] [Mode] until "FIN" shows in the display.)	[2nd] [Mode]
3. Multiply number of years by number of compounding periods per year to calculate total number of compounding periods, enter result as N.	**years** [×] **compounding periods/year** [=] [N]
4. Enter and store total amount borrowed or deposited.	**amount** [PV] [STO]

5. Multiply by add-on rate and by number of years to calculate amount of add-on interest.	[×] **rate** [%] [×] **years** [=]
6. Add amount borrowed or deposited (step 4), divide by number of years and divide by number of compounding periods per year to calculate periodic payment, enter result as PMT.	[+] [RCL] [÷] **years** [÷] **compounding periods/year** [=] [PMT]
7. Compute periodic nominal interest rate.	[2nd] [%i]
8. Multiply by number of compounding periods per year to calculate APR.	[×] **compounding periods/year** [=]

Reference:

"Converting Add-On Interest Rates to APR," Chapter 6, *Executive Calculator Guidebook*.

Future Value of a Single Deposit

Purpose: To find the amount of money in a savings account when a single deposit is made and the money, including the interest earned, is left in the account for a specific period of time.

Values You Supply:

number of **years** money is left in account
number of **compounding periods per year**
annual interest **rate**
amount of **deposit**

Procedure	Key Sequence
1. Clear calculator and mode registers; select two decimal places.	ON/C 2nd CLR FIX 2
2. Select financial mode. (Press 2nd MODE until "FIN" shows in the display.)	2nd MODE
3. Multiply number of years by number of compounding periods per year to calculate total number of periods; enter result as N.	**years** × **compounding periods/year** = N

4.	Divide annual interest rate by number of compounding periods per year to calculate periodic interest rate; enter result as %i.	**rate** [+] **compounding periods/year** [=] [%i]
5.	Enter amount of deposit as PV.	**deposit** [PV]
6.	Compute future value.	[2nd] [FV]

Reference:
"Finding the Future Value of a Single Deposit," Chapter 7, *Executive Calculator Guidebook*.

Future Value of a Series of Equal Deposits

Purpose: To calculate the future amount in a savings account when payments are made at the beginning of each period (annuity due).

Values You Supply:

number of **years** money is left in account
number of **payments per year**
number of **compounding periods per year**
annual interest **rate**
amount of **deposit**

A. Finding the future value when the number of compounding periods equals the number of payment periods

	Procedure	**Key Sequence**
1.	Clear calculator and mode registers; select two decimal places.	ON/C 2nd CLR FIX 2
2.	Select financial mode (Press 2nd Mode until "FIN" shows in the display.)	2nd Mode
3.	Multiply number of years by number of payments per year to calculate total number of deposits; enter result as N.	**years** × **payments/year** = N
4.	Divide annual interest rate by number of payments per year to calculate periodic rate, enter as %i.	**rate** ÷ **payments/year** = %i

5.	Enter amount of deposit as PMT	**deposit** PMT
6.	Compute future value.*	DUE I/Y

B. Finding the future value when the number of compounding periods does not equal the number of payment periods.

	Procedure	**Key Sequence**
1.	Clear calculator and mode registers; select two decimal places.	ON/AC 2nd CLR TAB 2
2.	Select financial mode. (Press 2nd MODE until "FIN" shows in the display.)	2nd MODE
3.	Convert interest rate per compounding period to rate per payment period.	
a.	Enter number of compounding periods per year as N	**compounding periods/year** N
b.	Divide annual interest rate by number of compounding periods per year to calculate interest rate per compounding period; enter result as %i	**rate** ÷ **compounding periods/year** = %i

(continued on next page)

	Procedure	Key Sequence
c.	Enter 1 (one) for present value.	1 [PV]
d.	Compute future value.	[2nd] [FV]
e.	Enter number of payment periods per year as N.	**payments/year** [N]
f.	Compute equivalent interest rate per payment period.	[2nd] [%i]
4	Multiply number of years by number of payments per year to calculate total number of deposits; enter result as N.	**years** [X] **payments/year** [=] [N]
5.	Enter amount of deposit as PMT.	**deposit** [PMT]
6.	Compute future value.*	[DUE] [FV]

C. Finding the future value with continuous compounding.

	Procedure	Key Sequence
1.	Clear calculator and mode registers; select two decimal places.	[ON/C] [2nd] [Math] [FIX] 2
2.	Select financial mode. (Press [2nd] [Math] until "FIN" shows in the display.)	[2nd] [Math]
3.	Multiply number of years by number of payments per year to calculate number of deposits, enter result as N.	**years** [X] **payments/year** [=] [N]

4. Convert continuous rate to equivalent discrete rate.	
a. Convert annual rate to decimal and divide by number of payments per year.	**rate** [%] [−] **payments/year** [=]
b. Calculate equivalent discrete rate.	[2nd] [e^x] [−] 1 [=]
c. Convert discrete rate to percent and enter as %i.	[×] 100 [=] [%i]
5. Enter amount of deposit as PMT.	**deposit** [PMT]
6. Compute future value.*	[DUE] [FV]

*If the payments are made at the end of each period (ordinary annuity), press [2nd] [FV] to compute the future value.

NOTE: To solve for the payment amount, select the procedure with the correct method of compounding. Then enter the three known values ([N], [%i], and [FV]), and solve for the unknown value ([PMT]). To determine the number of periods, enter the three known values ([%i], [PMT], and [FV]) as illustrated in the procedure corresponding to the required method of compounding. Then solve for the unknown value ([N]).

Reference:

"Determining How Much Your Savings Will Be Worth with a Series of Equal Deposits," Chapter 7, *Executive Calculator Guidebook*

Forecasting with Linear Regression Analysis

Purpose: To apply linear regression analysis to forecasting in order to calculate the index of determination, a y value based on an x value, and an x value based on a y.*

Values You Supply:

independent variables
dependent variables
given independent variable (x) for predicting dependent variable (y')
given dependent variable (y) for predicting independent variable (x')

Procedure	Key Sequence
1. Clear calculator and mode registers; select two decimal places.	ON/C 2nd CMS FIX 2
2. Select statistical mode. (Press 2nd Math until "STAT" shows in the display.)	2nd Math
3. Enter data. (Calculator displays current number of data entries.)	
a. Enter first pair of data points	**independent** x,y **dependent** Σ+
b. Enter next pair of data points. Repeat this step until all data is entered.	**independent** x,y **dependent** Σ+

4. Calculate index of determination.	2nd Corr x^2
5. Enter given x value and calculate y′.*	**given independent** 2nd Y′
6. Enter given y value and calculate x′.*	**given dependent** 2nd X′

***NOTE:** It is not statistically valid to compute an x′ value on the basis of a y value or to compute a y′ value on the basis of an x which is outside the range of entered x values. However, trend line analysis and forecasting calculations often use these computations to make *predictions* about the future. When you perform such calculations, it's important to remember that the results are not necessariy valid but only indicate what could happen based on the data you've entered.

Reference:

"Applying Linear Regression Analysis to Forecasting," Chapter 8, *Executive Calculator Guidebook*.

Compounded Annual Growth Rate

Purpose: To calculate the constant annual growth (interest) rate.

Values You Supply:

number of **years** money is left in account
amount of **original** deposit
final amount in account at end of time period

Procedure	Key Sequence
1. Clear calculator and mode registers; select two decimal places.	ON/C 2nd CLR FIX 2
2. Select financial mode. (Press 2nd Mode until "FIN" shows in the display.)	2nd Mode
3. Enter number of years money is left in account as N.	**years** N
4. Enter amount of original deposit as PV.	**original** PV
5. Enter final amount in account at end of time period as FV.	**final** FV
6. Compute compounded annual growth rate.	2nd %i

Battery Replacement

NOTE: Your calculator cannot hold data in its user memory or mode registers if the batteries are removed or become discharged.

The calculator uses 2 of any of the following batteries for up to 750 hours of operation: Panasonic LR-44, Ray-O-Vac RW-82, Union Carbide (Eveready) A-76, or the equivalent. For up to 2000 hours of operation, use Mallory 10L14 or D357, Union Carbide (Eveready) 357, Panasonic WL-14, Toshiba G-13, Ray-O-Vac RW-42, or the equivalent.

Refer to the Appendix of the *Executive Calculator Guidebook* for instructions on how to replace the batteries.

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